

FEDERAL EMPLOYEES HEALTH BENEFITS (FEHB) OPEN SEASON
08 NOVEMBER – 13 DECEMBER 1999

FEHB open season will be held from 08 November through 13 December 1999. Before open season begins, your current health plan will send you a copy of its brochure and a notice of its 2000 rates.

During open season, any eligible employee who is not currently registered may enroll, and any eligible enrollee may change from one plan or option to another, from self only to self and family, or make a combination of these changes.

Enrollees who wish to continue their current enrollments do not need to take any action during this open season. **However, enrollees whose Plans will not be participating in the FEHB Program after December 31, 1999, or whose Plans dropped the enrollment code they are enrolled in MUST enroll in a different plan to continue FEHB coverage in 2000.** The list of terminating plans and codes is attached.

There are three basic types of plans available under the FEHB Program.

1. **Managed Fee-for-Service Plans** – These plans reimburse you or your health care provider for covered services after the services are received. If you enroll in one of these plans, you may choose your own physicians, hospitals, and other health care providers.

These plans are considered “managed” because they all contain features such as precertification of hospital admissions and utilization review of ongoing care. In addition, most of the fee-for-service plans have preferred provider arrangements in many parts of the country. By using preferred providers, you can reduce your out-of-pocket expenses and, in some cases, receive enhanced benefits.

Fee-for-service plans include the Blue Cross Blue Shield Service Benefit Plan and plans sponsored by unions and other employee organizations. Several employee organization plans are open to all eligible employees who are full or associate members of the organizations that sponsor the plans; other employee organization plans are restricted to certain groups and/or agencies. (See the employee organization plan brochures for information about membership requirements and membership dues, which are in addition to your biweekly or monthly premiums.)

2. **Health Maintenance Organization Plans (HMOs)** – These plans provide a comprehensive array of medical services, emphasizing prevention and early detection of disease, through contracted physicians, hospitals, and other providers in particular locations.

Each HMO is open to employees within the plan’s enrollment area. You cannot enroll in an HMO if you are located outside its enrollment area. Refer to the plan’s brochure if you have any questions about the enrollment area. **If you are enrolled in an HMO, be sure to review the brochure carefully to see if there are any changes in the plan’s service area, which would require any action on your part.**

If you elect to enroll in an HMO you must choose a primary physician. The form to elect a physician is sent directly to the HMO.

3. **Plans Offering a Point of Service (POS) Product** – Some FEHB plans blend their features. A number of fee-for-service and HMO plans now offer both forms of health care delivery, known as “in network” and “out of network.” In an HMO that offers a POS product, the POS product acts like a fee-for-service plan: the HMO’s enrollees may use non-affiliated (out of

network) providers if they wish, but the services will cost them more—in terms of deductibles and coinsurance—than if they used plan providers.

In a fee-for-service plan with a POS product, the POS product acts like an HMO: If they agree to let their medical care be managed by a plan-affiliated gatekeeper physician (in network), plan enrollees will get a *better* benefit, usually in the form of richer benefits and lower copays or coinsurance.

If you are considering enrolling or making an enrollment change be sure to review the 2000 Guide to Federal Employees Health Benefits Plans. The FEHB Guide contains a comparison chart that gives general information about each plan and shows the biweekly and monthly premium rates, as well as detailed results of the 1999 Customer Satisfaction Survey and the accreditation status of those plans that took the initiative to seek review by the National Committee for Quality Assurance (NCQA) and/or the joint Commission on Accreditation of Healthcare Organizations (JCAHO).

Do not rely solely on the FEHB Guide when deciding whether to enroll in or change enrollment to a specific plan. If, after reviewing the FEHB Guide, you decide you are interested in making an enrollment change, consult the plans' brochure for a complete description of benefits.

Internet Availability. If you have access to the Internet, you should know that all 2000 FEHB Guides and health plan brochures will be available from the Office of Personnel Management's web site <http://www.opm.gov/insure>. The Guides and brochures will be available in PDF format for downloading and printing, as well as a text version suitable for the visually impaired. In addition, the web site will contain links from the Guides and brochures to health plan web sites for additional information about the plans, as well as links to other related web sites.

How to Enroll or Make an Enrollment Change During Open Season. Plan brochures and SF 2809 Health Benefits Registration Forms are available from your activity or HRO. Forms can also be requested by calling the HRSC Southeast. Forms requested via telephone should be requested in time to allow the form to be mailed to you and the completed form returned to HRSC Southeast prior to the end of open season.

Completed election forms must be returned to the HRSC Southeast by close of business on 13 December 1999. Forms should be addressed to HRSC Southeast, Code 514, 9110 Leonard Kimble Drive, Stennis Space Center, MS 39522-0002.

If you elect to enroll in an HMO, the form electing a primary physician must be sent directly to the HMO. You must still complete the SF 2809 to elect the HMO plan and send it to the HRSC Southeast.

New enrollments and changes to current enrollments elected during open season will be effective 02 January 2000.

Temporary Continuation of Coverage (TCC). You should be aware that if you leave Federal employment, you will probably be eligible for TCC (unless you are separated for gross misconduct.) TCC can continue for up to 36 months for dependents who lose eligibility as family members under your enrollment. This includes spouses who lose coverage because of divorce and children who lose coverage because they marry or reach age 22.

TCC enrollees must pay the total plan premium (without a Government contribution) plus a 2% charge for administrative expenses. There are specific time frames within which you or your dependent must enroll for TCC. Contact the HRSC Southeast for more information about TCC.

Please note that information you provide by enrolling in the FEHB Program may also be used for computer matching with Federal, state, or local agencies' files to determine whether you qualify for

PLANS DROPPING OUT OF FEHB FOR 2000

Employees in these plans who do not change health plans during open season will not have health benefits for 2000.

State	Plan Name	Code
Alabama	VIVA	4B
Arkansas	QualChoice	8Q
Arkansas	Prudential HealthCare HMO-Arkansas	VY
California	Omni Healthcare	HN
Colorado	QualMed of Colorado	2D
Colorado	Antero Healthplans	9X
Connecticut	Kaiser Foundation Health Plan of Connecticut, Inc.	DM
Connecticut	Prudential HealthCare HMO Connecticut	8C
District of Columbia	United Health Care f the Mid-Atlantic	BL
Florida	Health Options	FR, FN, D7
Florida	PCA Family Health Plan of Florida	FQ
Florida	PCA Health Plans of Florida	PJ
Illinois	John Deere Family Healthplan, Inc	1J
Illinois	United HealthCare Select	H8
Illinois	BCI HMO	3B
Indiana	United Healthcare of Kentucky	DU
Indiana	BCI HMO	3B
Iowa	United HealthCare of the Midlands	NF
Iowa	Mutual of Omaha Companies Exclusive Healthcare, Inc.	9Y
Iowa	John Deere Family Healthplan, Inc.	1J
Kansas	United HealthCare of the Midwest	4M
Kentucky	United HealthCare of Kentucky	DU
Louisiana	SmartPlan	8D
Louisiana	Gulf South Health Plan	LY
Louisiana	Vantage Health Plan, Inc.	7V
Maryland	United HealthCare of the Mid-Atlantic	BL
Massachusetts	United HealthCare of New England	VF
Missouri	United HealthCare MidWest	4M
Missouri	United HealthCare Select	H8
Minnesota	Altru Health Plan	2R
Montana	Yellowstone Community Health Plan	2Y
Nebraska	United HealthCare of the Midlands	NF
Nebraska	Mutual of Omaha Companies Exclusive HealthCare, Inc.	9Y
Nevada	Hometown Health Plan	4H
New Mexico	HMO New Mexico	5H
New York	Health Source HMO NY	XL
North Carolina	Personal Care Plan	4X
North Carolina	Kaiser Foundation Health Plan of North Carolina	QT
North Carolina	Wellpath Select	2E
North Dakota	Altru Health Plan	2R
Ohio	HealthAssurance Ohio	5X
Ohio	Prudential HealthCare HMO Midwest	AY
Ohio	HealthFirst	RF
Oregon	Providence Health Plan	SD
Puerto Rico	PCA of Puerto Rico	5P

Rhode Island	United Healthcare of New England	VF
South Carolina	Kaiser Foundation Health Plan of North Carolina	QT
South Carolina	Wellpath Select	2E
Texas	Prudential Healthcare HMO-Austin	UN
Texas	Health First	8E
Texas	Certus HealthCare, L.L.C	3Y
Texas	Prudential Healthcare HMO-El Paso	6P
Texas	Rio Grande	4Z, 4Y
Texas	Scott and White Health Plan	UF
Texas	HMO Blue	5Q, 5R
Virginia	Priority Health Care	W7
Washington	NYLCare Northwest	8N
Washington	Providence Health Plan	SD
Washington	QualMed Washington Health Plan	TM
West Virginia	PrimeONE	9W

PLANS TERMINATING ITS STANDARD OPTION

State	Plan Name	Code
District of Columbia, Maryland, Virginia	George Washington University Health Plan	E5

PLANS REDUCING THEIR SERVICE AREAS BY TERMINATING AN ENROLLMENT CODE

Enrollees in these enrollment codes who do not change health plans during open season will not have health benefits for 2000.

State	Plan Name	Code Terminated
Delaware	AmericHealth, HMO, Inc.	SP
Florida	Foundation Health	5C
Florida	Aetna U.S. Healthcare	8A
Massachusetts	Kaiser Permanente	K1
Michigan	Physicians Health Plan	U5
Michigan	Physicians Health Plan	U6
Michigan	Physicians Health Plan	U7
New Hampshire	Kaiser Permanente	K1
New Hampshire	Aetna U.S. Health	UJ
New York	Blue Choice HMO	5K
Vermont	Kaiser Permanente	8M

**PLANS SIGNIFICANTLY REDUCING THEIR SERVICE AREAS WITHOUT
TERMINATING AN ENROLLEMENT CODE**

Enrollees in the area being dropped who do not change health plans during open season will have to travel to their plans remaining service area to obtain medical care in order to receive full benefits from the plan in 2000.

State	Plan Name	Code	Area Dropped
California	Health Net	LB	Calaveras, Shasta, Tuolumme
California	PacifiCare of California	CY	Counties of Sutter, Yuba, Amador, Colusa, Humbolt, Lake, Mendocino, Tehama, Monterey, Glenn, Nevada
Florida	Humana Medical Plan	7F	Lake County
		EE	Brevard, Collier, Desoto, Hardee, Highlands, Monroe
		JH	Citrus, Hernando
Florida	HIP Plan of Florida	K7	Tampa counties of Hernando, Hillsborough, Pasco, Pinellas
Idaho	Group Health Cooperative of Puget Sound	VR	Benewah, Bonner, and Shoshone, counties
Illinois	American HMO, Illinois	AC	Grundy, Hardin, Jackson, Jersey, LaSalle, Madison, Marion, Mercer, Randolph, Saline, St. Clair, and Williamson counties
Illinois	PersonalCare's HMO	GE	Coles, Clark, Crawford, Cumberland, Edgar, Effingham, and Shelby counties of Illinois
Kansas	Preferred Plus of Kansas	VA	Brown, Jefferson, Pottawatomie, and Shawnee counties
Minnesota	Health Partners Classic	53	Minnesota counties of Crow Wing, Douglas, Kandiyohi, Pope, and Todd
Minnesota	Health Partners	HQ	Minnesota counties of Becker, Beltrami, Big Stone, Blue Earth, Brown, Cass, Chippewa, Cottonwood, Crow Wing, Dodge, Douglas, Faribault, Fillmore, Freeborn, Hubbard, Jackson, Kandiyohi, Lincoln, Mahanomen, Martin, Mower, Murray, Nicollet, Nobles, Norman, Ottertail, Pipestone, Polk, Pope, Red Lake, Redwood, Renville, Sibley, Stevens, Swift, Todd, Traverse, Wadena, Waseca, Watonwan, Wilkin, Winona, Yellow Medicine
Mississippi	PrimeHealth of Alabama, Inc.	AA	All of Mississippi

New York	Well Care of New York, Inc.	X4	Connecticut
North Dakota	Health Partners	HQ	North Dakota
Ohio	PacifiCare of Ohio	R8	Dayton, Ohio
Oklahoma	PacifiCare of Oklahoma	2N	Southwestern Oklahoma counties of Cado, Cotton, Custer, Greer, Harmon, Jefferson, Kiowa, Stephens, Tillman, Washita, and Comache counties Jackson counties of Blair and Warren City
Oklahoma	Prudential HealthCare HMO-Oklahoma City	RR	Alfalfa, Atoka, Beaver, Beckham, Bryan, Carter, Choctaw, Cimmaon, Coal, Cotton, Custer, Ellis, Grant, Greer, Harmon, Harper, Hughes, Jackson, Johnston, Kay, Kiowa, Murray, Noble, Pushmataha, Roger Mills, Stephens, Texas, Tillmann, Washita, and Woods counties
Oregon	PacifiCare of Oregon	SS	Jackson County of Medford Oregon
South Carolina	Aetna U.S. Healthcare	3G	South Carolina
Texas	Humana Health Plan of Texas	TW	Archer, Baylor, Bell, Brazos, Clay, Coryell, Falls, McLennan, Montague, Wishita, and Wilbarger counties
Texas	FIRSTCARE	CK	Callahan, Coke, Coleman, Comanche, Concho, Crockett, Eastland, Fisher, Haskell, Irion, Jones, Kent, Knox, McCullough, Mitchell, Nolan, Runnels, Schleicher, Shackelford, Stephones, Sterling, Stonewall, Sutton, Taylor, Throckmorton, and Tom Green counties
Washington	PacifiCare of Washington	WB	Pend Oreille, Stevens, Spokane, Island, and Skagit counties
Washington	Group Health Cooperative of Puget Sound	54	Adams, Chelan, Clallam, Douglas, Ferry, grant, Klickitat, Lincoln, Okanogan, Pend Oreille, and Stevens counties

PLANS SPLITTING A SERVICE AREA

Enrollees in these plans under the 1999 enrollment codes shown below should check their plan brochures to determine which 2000 code they should be under. Enrollees in these 1999 codes who should change, but do not, will have to travel to the area served by their enrollment code to obtain medical care and to receive full benefits from the plan.

State	Plan Name	Code (1999)	Code (2000)
Florida	HIP Plan of Florida	K7	K7 (Tampa) counties of Hernando, Hillsborough, Pasco, Pinellas 3N South (Florida) counties of Broward, Miami-Dade, Palm Beach
Pennsylvania	HealthAmerica Pennsylvania	26 – Greater Pittsburgh, Central Pennsylvania, South Central Pennsylvania, Northeast Pennsylvania	26 – Greater Pittsburgh area only and surrounding counties of Allegheny, Armstrong, Beaver, Butler, Cambria, Fayette, Greene, Indiana, Lawrence, Mercer, Somerset, Washington, and Westmoreland SW – Central Pennsylvania counties of Blair, Centre, Clinton, Huntingdon, Juniata, Mifflin, Lycoming, Union, Northumberland, and Snyder; South Central Pennsylvania counties of Adams, Berks, Cumberland, Dauphin, Lancaster, Lebanon, Perry, Schuylkill, and York; and Northeast Pennsylvania counties of Columbia, and Luzerne.

SERVICE AREA CONSOLIDATIONS – TRANSFERRING TWO OR MORE ENROLLMENT CODES INTO ONE

Enrollees in an enrollment code being dropped will be transferred automatically to the remaining code unless they choose a different health plan during open season.

State	Plan Name	Code(s) Being Dropped	Remaining Code
Arizona	PacifiCare of Arizona	7R	A3

NEW PLANS ENTERING THE PROGRAM FOR 2000

State	Plan Name	Code	General Location
California	Universal Care, Inc. of California	6Q	Southern California
Florida	Total Health Choice	4A	Florida
Ohio	Vantage Health Plan, Inc.	6A	North Central Office
Pennsylvania	UPMC	8W	Pennsylvania
Virginia	Piedmont Community Healthcare (VA)	2C	Lynchburg

SERVICE AREA EXPANSIONS WITH A NEW ENROLLMENT CODE

State	Plan Name	New Code	General Location
Florida	Humana Medical Plan	9D	Pensacola
Kansas	Aetna U.S. Healthcare	7K	Kansas
Missouri	Aetna U.S. Healthcare	6T	Missouri
New York	MDNY	8U	New York

SIGNIFICANT SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES

State	Plan Name	Code	General Location of New Area
Arizona	Premier HealthCare of Arizona	9A,9B	Cochise and Santa Cruise Counties, parts of Lapaz and Mohave counties
Florida	Humana Medical Plan	P5	Bradford, Columbia, Dixie, Gilchrist, Levy, Putnam, Union, Baker, Nassau
Kentucky	Bluegrass Family Health	2B	Ballard, Calloway, Carlisle, Hickman, Livingston, Lyon, Marshall, McCracken
Michigan	Health Alliance Plan	52	Monroe, Lapeer, and Livingston counties
Michigan	M-Care	EG	North and Southern MI
New York	Partners Health Plans	7Y	St. Lawrence and Franklin county
Ohio	The Health Plan of the Upper Ohio Valley, Inc.	U4	Wirt, Wood, Ritchie, Pleasants, and Barbour counties
Tennessee	Prudential HealthCare HMO	UA	Coffee, Marshall and Maury counties
Texas	HMO Texas, L.C.	UK, 2T	Full counties of: Collin, Dallas, Denton, Ellis, Hood, Hunt, Johnson, Kaufman, Parker, Rochwall, Tarrant, and Wise

PLAN MERGERS

Enrollees in plans that merge will be transferred automatically to the surviving plan unless they choose a different plan during open season.

State	Merging Plans	Codes	Surviving Plans	Codes
District of Columbia	Aetna U.S. Healthcare	V8	Aetna U.S. Healthcare	JN
	NLY Care/Mid-Atlantic	JN		
Guam	Health Maintenance Life (Guam)	28	PacifiCare Asia Pacific (Standard Option)	JK
	PacifiCare Asia Pacific (Guam)	JK		
Illinois	Group Health Plan	MM	Group Health Plan	MM
	Principal Health Care of St. Louis (Principal)	12		
Maryland	Aetna U.S. Healthcare	V8	Aetna U.S. Healthcare	JN
	NLYCare/Mid-Atlantic	JN		
Michigan	Paramount Health Care (OH)	U2	Paramount Health Care	U2
	Medical Value Plan (MI, OH)	EV		
Missouri	Group Health Plan	MM	Group Health Plan	MM
	Principal Health Care of St. Louis (Principal)	12		
Ohio	Paramount Health Care (OH)	U2	Paramount Health Care	U2
	Medical Value Plan (MI, OH)	EV		
Tennessee	Heritage National Healthplan, Inc. (IA, IL)	3J	John Deere Health Plan, Inc. (formerly Heritage National Healthplan, Inc.)	3J
	Heritage National Healthplan, Inc. (TN, VA)	4T		
Texas	Humana Health Plan of Corpus Christi	TX	Humana Health Plan of Texas	TX TW UE UR
	Humana Health Plan of Texas	TW UE UR		
Virginia	Aetna U.S. Healthcare	V8	Aetna U.S. Healthcare	JN
	NLY Care/Mid-Atlantic	JN		
Virginia	Heritage National Healthplan, Inc. (IA, IL)	3J	John Deere Health Plan, Inc., (formerly Heritage National Healthplan, Inc.)	3J
	Heritage National Healthplan, Inc. (TN, VA)	4T		

PLAN NAME CHANGES

State	Plan Name (Old)	Code	Plan Name (New)
Arizona	HealthPartners Health Plans, Inc.	2S, TD	United HealthCare of Arizona
Illinois	Heritage National Healthplans, Inc.	3J (Also 4T that has merged with 3J)	John Deere Health Plan, Inc.
Iowa	Heritage National Healthplan, Inc.	3J (Also 4T that has merged with 3J)	John Deere Health Plan, Inc.
New Jersey	First Option Health Plan of New Jersey	2F	Physicians Health Services of New Jersey, Inc.
Texas	HMO Texas, L.C.	UK, 2T	Texas Health Choice, L.C.
Utah	PacifiCare of Utah	9K	Altius
Washington	HealthPlus	8F	Premera HealthPlus

ENROLLMENT CODE CHANGES

Enrollees in these plans will be transferred automatically to the new code unless they choose a different plan during open season.

State	Plan Name	Code (Old)	Code (New)
Nationwide	Alliance Health Benefit Plan	YQ	IIR
Oregon	PacifiCare of Oregon	SS	7Z
Washington	PacifiCare of Oregon	SS	7Z

PLANS ADDING A POINT OF SERVICE PRODUCT

State	Plan Name	Code	General Location
Illinois	Mercy Health Plan	7M	Illinois, Missouri
Missouri	Mercy Health Plan	7M	Illinois, Missouri
Nationwide	APWU	47	Minnesota (Minneapolis/St.Paul)
Nationwide	APWU	47	Texas (Eastern and Central Texas)

PLANS DROPPING A POINT OF SERVICE PRODUCT

Individuals who enrolled in these plans primarily to have access to the point of service products they offered in the past may want to consider changing plans.

State	Plan Name	Code
Connecticut	Physicians Health Services	DP
District of Columbia	Prudential HealthCare HMO Mid-Atlantic	JB
Illinois	American HMO Health Plan	AC
Indiana	American HMO Health Plan	AC
Maryland	Prudential HealthCare HMO Mid-Atlantic	JB
Nationwide	Postmasters	36
New York	Physicians Health Services	PD
Texas	HMO Texas, L.C.	2T
Virginia	Prudential HealthCare HMO Mid-Atlantic	JB

CONTRACT CONSOLIDATIONS

State	Plan Name (Old)	Code	Plan Name (New)
Ohio	Prudential HealthCare HMO-Midwest (Southwest Ohio)	S3	Prudential HealthCare HMO Midwest (Southwest and Northern Ohio)
Ohio	Prudential HealthCare HMO Midwest (Northern Ohio)	Q9	Prudential HealthCare HMO Midwest (Southwest and Northern Ohio)
Oklahoma	Prudential HealthCare HMO-Oklahoma City	RR	Prudential HealthCare HMO
Oklahoma	Prudential HealthCare HMO-Tulsa	RS	Prudential HealthCare HMO
Tennessee	Prudential Health Care HMO-Nashville	UA	Prudential HealthCare HMO-Tennessee
Tennessee	Prudential HealthCare HMO-Memphis	UB	Prudential HealthCare HMO-Tennessee
Texas	Prudential HealthCare HMO-Houston	UP	Prudential HealthCare HMO
Texas	Prudential HealthCare HMO-San Antonio	VX	Prudential HealthCare HMO